

REMARKS

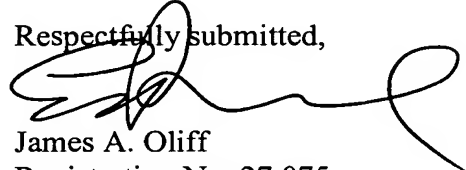
Claims 1-32 are pending in this application.

The Notice of Non-Compliant Amendment indicates that the Amendment filed February 1, 2005 non-compliant because claim 8 was not present in the complete listing of the claims. Although claim 8 was included in the listing of the claims, a complete listing of claims 1-32 with the formatting of claims 7 and 8 corrected is submitted herewith.

In view of the foregoing, it is respectfully submitted that this application is in condition for allowance. Favorable reconsideration and prompt allowance of claims 1-32 are earnestly solicited.

Should the Examiner believe that anything further would be desirable in order to place this application in even better condition for allowance, the Examiner is invited to contact the undersigned at the telephone number set forth below.

Respectfully submitted,


James A. Oliff
Registration No. 27,075

Eliot R. Malamud
Registration No. 51,989

JAO:ERM/aaw

Attachment:

Copy of Notice of Non-Compliant Amendment

Date: **April 1, 2005**

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Telephone: (703) 836-6400

<p>DEPOSIT ACCOUNT USE AUTHORIZATION Please grant any extension necessary for entry; Charge any fee due to our Deposit Account No. 15-0461</p>
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